



**CONSUMER & COMMERCIAL NON-REAL ESTATE LOAN RATES - UNSECURED AND SECURED
 SPECIALTY & REGULAR VEHICLES, SHARE & SINGLE PAYMENT LOANS**

Please note that the interest rates shown are available to borrowers with an excellent credit history. The actual interest rate available to you will be based on your credit history and may be different than the rates displayed below.

	RATE	APR*	Monthly Pmt Per \$1,000 Borrowed	Based on Term of
UNSECURED LOAN:				
Minimum: \$ 1,000.00	15.00%	15.18%	34.75	36 M
Maximum: \$ 5,000.00				
Up to 36 months				
Rewrites: Must make 6 payments on time before rewriting				

VEHICLES: Based upon NADA Trade-in Value, Purchase Price or Appraisal, whichever is less
 Must be listed in current NADA book
 Minimum: \$ 5,000.00
 Minimum Down Payment: **20%** in cash or trade in

Used: Up to and including 60 months	7.50%	7.60%	20.09	60 M
New: Up to and including 60 months	6.75%	6.85%	19.73	60 M
New: Over 60 months, Up to 84 months	7.00%	7.08%	15.09	84 M

SPECIALTY VEHICLES - tow trucks, etc. for commercial use .75% over vehicle rate
SPECIALTY VEHICLES - motor homes, etc. for consumer use .50% over vehicle rate
 Used: Up to and including 84 months
 New: Over 84 months up to 120 months

PERSONAL SECURED - for vehicle older than NADA book

Minimum: \$ 1,000.00	12.50%	12.68%	33.54	36 M
Maximum: \$ 5,000.00				
Up to 36 months				
80% of online NADA value				

SHARE - Available on Colonial passbook accounts only
 Up to 95% of deposit account balance
 Only one loan per account

3.00% over deposit rate

SINGLE PAYMENT LOANS: .25% over applicable rate
 Any secured or unsecured loans can be written as a single payment loan, upon request.

OTHER IMPORTANT INFORMATION	
Rates subject to change without notice	Date of Last Change: 1/14/2013
	Equal Housing Lender, Member FDIC
	Member Co-operative Bank Share Insurance Fund
*APR=Annual Percentage Rate	
.125% Automatic Transfer Rate Reduction Available	Prime as of December 16, 2008: 3.25%
	Rates accurate as of April, 1, 2014